



ING Fixed Annuities Product Guide

ANNUITIES



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Your future. Made easier.®

ING Secure Series

Features	ING Secure Index Opportunities Plus Annuity	ING Secure Index Seven Annuity	ING Secure Index Five Annuity																																																								
Product Concept	<ul style="list-style-type: none"> • 5% premium bonus • Five interest-crediting strategies • Single premium 	<ul style="list-style-type: none"> • Five interest-crediting strategies • Flexible premium 	<ul style="list-style-type: none"> • Five interest-crediting strategies • Flexible premium 																																																								
Issue Ages	<ul style="list-style-type: none"> • 0-80 owner and annuitant 	<ul style="list-style-type: none"> • 0-80 owner and annuitant 	<ul style="list-style-type: none"> • 0-80 owner and annuitant 																																																								
Premium	<ul style="list-style-type: none"> • \$15,000 minimum single premium • \$1 million maximum premium without prior home office approval • Premium banding 	<ul style="list-style-type: none"> • \$15,000 minimum initial premium (\$50 minimum subsequent premium) • \$1 million maximum premium without prior home office approval • Premium banding 	<ul style="list-style-type: none"> • \$15,000 minimum initial premium (\$50 minimum subsequent premium) • \$1 million maximum premium without prior home office approval • Premium banding 																																																								
Premium Bonus¹	5%	N/A	N/A																																																								
Interest-Crediting Strategies	<ul style="list-style-type: none"> • Fixed Rate • Point-to-point Participation Index • Point-to-point Cap Index • Monthly Average Index • Monthly Cap Index 	<ul style="list-style-type: none"> • Fixed Rate • Point-to-point Participation Index • Point-to-point Cap Index • Monthly Average Index • Monthly Cap Index 	<ul style="list-style-type: none"> • Fixed Rate • Point-to-point Participation Index • Point-to-point Cap Index • Monthly Average Index • Monthly Cap Index 																																																								
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Free Withdrawal Provision²	<ul style="list-style-type: none"> • Interest may be withdrawn from the Fixed Rate Strategy in the first contract year • 10% of the accumulation value each contract year after the first contract year without an MVA, surrender charge or bonus recapture. 	<ul style="list-style-type: none"> • Interest may be withdrawn from the Fixed Rate Strategy in the first contract year • 10% of the accumulation value each contract year after the first contract year without surrender charge. 	<ul style="list-style-type: none"> • Interest may be withdrawn from the Fixed Rate Strategy in the first contract year • 10% of the accumulation value each contract year after the first contract year without surrender charge. 																																																								
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Bonus Recapture	<p>The bonus recapture is a percentage of the accumulation value surrendered that is associated with the bonus upon withdrawal and declines over time as follows.</p> <table border="1"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Percentage</td> <td>100</td> <td>100</td> <td>80</td> <td>80</td> <td>60</td> <td>60</td> <td>40</td> <td>40</td> <td>20</td> <td>20</td> <td>0</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Percentage	100	100	80	80	60	60	40	40	20	20	0	N/A	N/A																																
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Death Benefit	<ul style="list-style-type: none"> • Greater of accumulation value or minimum guaranteed contract value 	<ul style="list-style-type: none"> • Greater of accumulation value or minimum guaranteed contract value 	<ul style="list-style-type: none"> • Greater of accumulation value or minimum guaranteed contract value 																																																								
Minimum Guaranteed Contract Value	<ul style="list-style-type: none"> • 87.5% of the single premium less withdrawals and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first ten contract years then redetermined annually. 	<ul style="list-style-type: none"> • 100% of all premiums less withdrawals, surrender charges and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first seven contract years then redetermined annually. 	<ul style="list-style-type: none"> • 100% of all premiums less withdrawals, surrender charges and premium taxes, if applicable, accumulated at the applicable minimum guaranteed strategy value rate for the first nine contract years then redetermined annually. 																																																								
Nursing Home/ Terminal Illness Waiver <i>(Available in all states except MA and PA)</i>	Yes	Yes	Yes																																																								
Return of Premium Rider	No	No	Yes (optional)																																																								

Please refer to page 8 for footnotes.

Features	ING Envoy Three Fixed Index Annuity	ING Envoy Six Fixed Index Annuity	ING Envoy Nine Fixed Index Annuity	ING Guarantee Choice Annuity																																																																																								
Product Concept	<ul style="list-style-type: none"> • Full access to accumulation value at 3rd and 6th contract years • Blend of domestic and international index-linked interest crediting • Three interest-crediting strategies • Flexible premium 	<ul style="list-style-type: none"> • Full access to accumulation value at 6th contract year • Blend of domestic and international index-linked interest crediting • Three interest-crediting strategies • Flexible premium 	<ul style="list-style-type: none"> • Blend of domestic and international index-linked interest crediting • Three interest-crediting strategies • Flexible premium 	<ul style="list-style-type: none"> • Guaranteed interest rate for up to 10 years • Single premium • 1.5% minimum guaranteed interest rate upon renewal 																																																																																								
Issue Ages	• 0-80 owner and annuitant	• 0-80 owner and annuitant	• 0-80 owner and annuitant	• 0-80 owner and annuitant																																																																																								
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Interest Rate Guarantee Period	• Annual reset (all strategies)	• Annual reset (all strategies)	• Annual reset (all strategies)	<ul style="list-style-type: none"> • 5, 7 and 10 years • Interest rate guarantee periods may vary by state 																																																																																								
Free Withdrawal Provision²	• 10% of the accumulation value each contract year without an MVA or surrender charge	• 10% of the accumulation value each contract year without an MVA or surrender charge	• 10% of the accumulation value each contract year without an MVA or surrender charge	<ul style="list-style-type: none"> • Interest only in the first contract year • 10% of the accumulation value each contract year after the first contract year without an MVA or surrender charge 																																																																																								
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ING IncomeProtector Withdrawal Benefit

The ING IncomeProtector Withdrawal Benefit is an optional living benefit that can be added to any ING USA Annuity and Life Insurance Company (ING USA) fixed-index annuity contract to provide flexible, guaranteed income during retirement.

With the ING IncomeProtector Withdrawal Benefit, your clients get:

- 7% Compounding Roll-Up during the first 10 years of the Deferral Phase
- Annual Ratchet during both the Deferral and Withdrawal Phase
- 100% Return of Rider Charges at Death
- Ability to turn income stream on or off at any time until the contract is annuitized.

The maximum issue age for this benefit is 80. The ING IncomeProtector Withdrawal Benefit is available for an additional annual cost of 0.40% of the Guaranteed Withdrawal base.

How Does the ING IncomeProtector Withdrawal Benefit Work?

The amount of your clients' guaranteed income is based on two factors:

1. Guaranteed Withdrawal Base

The guaranteed withdrawal base is equal to all premiums (and any premium bonus, if applicable) accumulated with the 7% Compounding Roll-Up (first 10 years of Deferral Phase) with an Annual Ratchet.

2. Maximum Annual Withdrawal (MAW)

The MAW amount is the maximum amount of the guaranteed withdrawal base that may be withdrawn each year under the rider. The MAW percentage is based on your client's attained age (or the youngest spouse's attained age for the joint rider) at the time of the first withdrawal under the rider. Below is a table that will help determine the Maximum Annual Withdrawal as a percentage of the guaranteed withdrawal base your client can take from the accumulation value each year.

Maximum Annual Withdrawal Percentage

Age	Individual Withdrawal %	Joint Withdrawal %
50-54	4.0%	3.5%
55-59	4.5%	4.0%
60-64	5.0%	4.5%
65-69	5.5%	5.0%
70-74	6.0%	5.5%
75-79	6.5%	6.0%
80-84	7.0%	6.5%
85-89	7.5%	7.0%
90+	8.0%	7.5%

Please note that the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to the accumulation value must be significantly less than would have been credited based on historic averages.

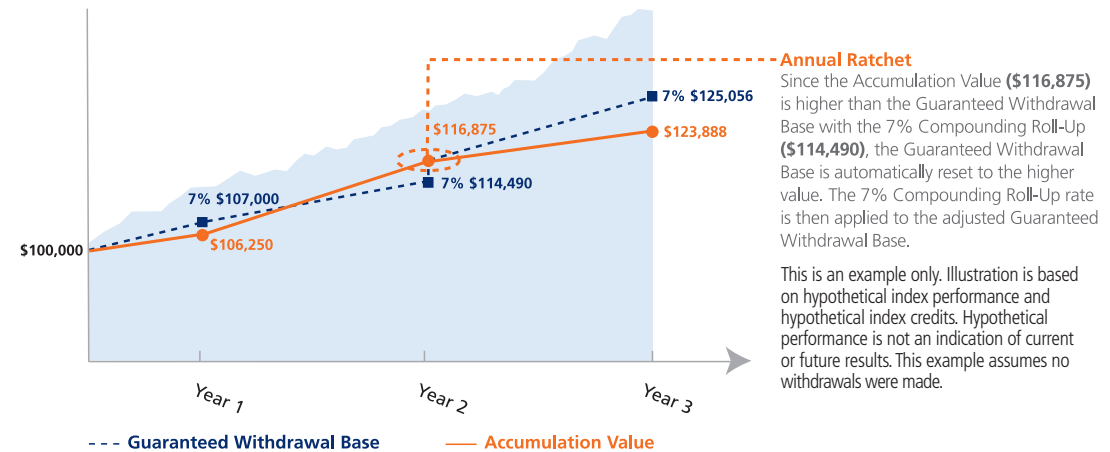
Withdrawals within the MAW amount are guaranteed to age 95, at which time the contract owner may annuitize or surrender the annuity. If your client annuitizes the contract using the Life Only payment option, payments are guaranteed to be at least as much as the MAW amount.

Please note, if your client takes a withdrawal that has the effect of surrendering their contract in full, they will not realize any benefits under this rider.

The ING IncomeProtector Withdrawal Benefit Rider works through two phases:

The Deferral Phase

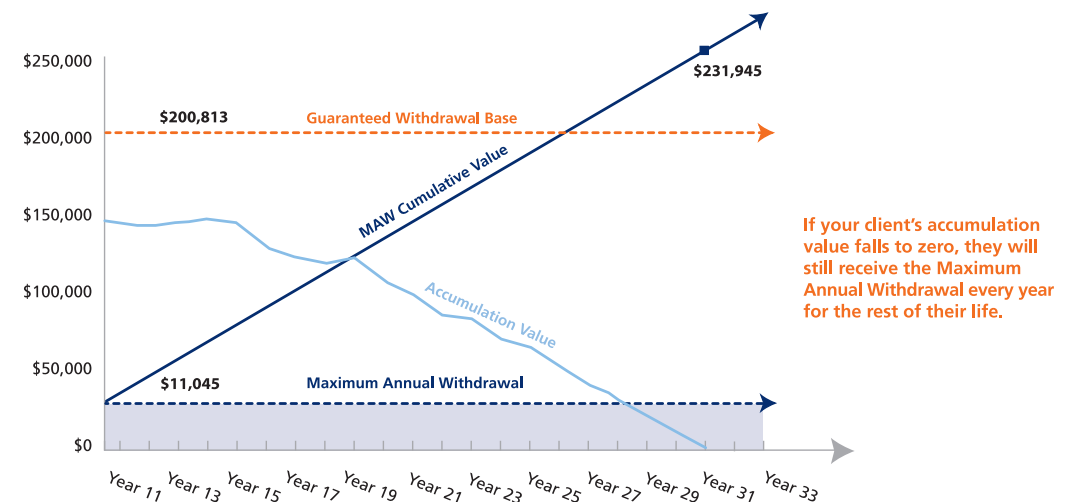
Guaranteed increases on an annual basis. For each of the first 10 complete contract years after the rider is issued, the guaranteed withdrawal base will never grow less than 7%. If the accumulation value is higher than the guaranteed withdrawal base at the contract anniversary, the guaranteed withdrawal base will be automatically reset to the higher value. The 7% Compounding Roll-Up rate will then be applied to the adjusted Guaranteed Withdrawal Base.



The Withdrawal Phase

Turn income on or off anytime. With the ING IncomeProtector Withdrawal Benefit, your clients can start or stop taking withdrawals at any time until the contract is annuitized. The first MAW withdrawal taken will begin the Withdrawal Phase. If your client annuitizes, the rider terminates.

The following illustration is based on an individual taking the first MAW at age 65 after holding the contract for 10 years. Hypothetical values are used for the Accumulation Value and the Guaranteed Withdrawal Base.



Rider Charge Refund

If the owner dies before age 95 and the accumulation value is greater than zero, ING USA will refund 100 percent of the rider charges paid to the accumulation value prior to determining the death benefit. The refund occurs only if the rider is terminated due to death and a withdrawal in excess of the MAW has not been taken prior to death.

Solid Foundation and Ratings

These ratings are for ING USA Annuity and Life Insurance Company and ReliaStar Life Insurance Company of New York and do not refer to the safety or performance of any products or underlying portfolios, meaning they are not applicable to the obligations of the separate accounts. The ratings are as of October 27, 2009 and are subject to change.

A+ (Strong) by Standard & Poor's

Standard and Poor's rating reflects strong financial security. Rating is 5th out of 20 possible. Standard & Poor's assigns ratings from AAA to CC.

A (Excellent) by A.M. Best

A.M. Best's rating reflects strong financial strength and ability to meet obligations to contract holders. Rating is 3rd out of 15 possible. A.M. Best assigns ratings from A++ to F.

A- (Strong) by Fitch

Fitch's rating reflects strong claims paying ability. Rating is 7th out of 19 possible. Fitch assigns ratings from AAA to C.

A2 (Good) by Moody's

Moody's rating reflects strong financial security. Rating is 6th out of 21 possible. Moody's assigns ratings from Aaa to C.

ING, A Global Leader in Financial Services

ING USA Annuity and Life Insurance Company is a subsidiary of ING Groep N.V. (ING), a leading international financial services organization with roots dating back to 1845. Today, ING has an impressive global position:

- Provides financial services to more than **85 million** private, corporate and institutional clients.
- Employs more than **110,000** people in over 40 countries.
- Has **\$591** billion in assets under management as of September 30, 2009.
- Ranks **8th** in 2009 *Fortune Global 500* as measured by revenue.
- Ranks **6th** on Datamonitor's list of the largest Global Life Insurance Companies based on total revenue.

Through its family of companies, ING is committed to providing superior products and services to its clients. Our annuity products are issued by ING USA Annuity and Life Insurance Company.

Brand Recognition



Marketing is easier with a great brand.

The bench is **solid**.

With **80%*** total brand recognition, people overwhelmingly know ING. It's become one of the world's most solidly recognizable brands.

The bench is **stable**.

The ING brand has steadily grown into a household name. With a **627%*** jump in recognition since ING introduced itself to the U.S. market in 2001, consumers have increasingly discovered what ING is all about.

The bench is **strong**.

Customers are more inclined to do business with a company they are familiar with. Four out of ten— **nearly half*** the consumers surveyed—said they would do business with ING based on this strong brand recognition.

The bench is **easier**.

You can leverage the power of a big brand. Align yourself with ING and you'll have a warm base of prospects who are familiar with what you represent. It's a "benchmark" that makes selling easier.

Access to Sales Support

Advertising Review

1-800-369-5308
Fax: 1-515-698-2885
Email: fixeddesignadreview@us.ing.com
909 Locust Street
Des Moines, IA 50309-2899

Agent Automated Access (IVR)

1-800-555-1966

Annuity New Business

1-800-369-5304
Fax: 1-515-698-2000
P.O. Box 617
Des Moines, IA 50303-0617

Claims Services

1-800-369-5304
Fax: 1-515-698-2001
909 Locust Street
Des Moines, IA 50309-2899

Commissions

1-800-369-5307
Fax: 1-515-698-2012
Email: annuitycommissions@us.ing.com
909 Locust Street
Des Moines, IA 50309-2899

Contracting/Licensing

1-800-369-5305
Fax: 1-515-698-2010
Email: Fixed.annuity.licensing@us.ing.com
P.O. Box 1593
Des Moines, IA 50306-1593

Customer Service

1-800-369-5303
Fax: 1-515-698-2001
P.O. Box 1337
Des Moines, IA 50305-1337

Sales Desk

1-800-369-5301, option 2
Fax: 1-515-698-6999
909 Locust Street
Des Moines, IA 50309-2899

Supplies

1-800-369-5301
Fax: 1-515-698-6999
Email: fixedannuitiesalesdesk@us.ing.com
909 Locust Street
Des Moines, IA 50309-2899

¹ Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads.

² Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax. Federal law requires that withdrawals be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of the annuity.

³ Please note that the likelihood of obtaining value from the ING IncomeProtector Withdrawal Benefit rider decreases as issue ages increase. In order for owners issue age 75 and above to benefit from this rider, the interest credited to your accumulation value must be significantly less than would have been credited based on historic averages. Rider may not be available in all states.

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Contracts are issued by ING USA Annuity and Life Insurance Company.

Guarantees are based on the claims-paying ability of ING USA Annuity and Life Insurance Company.

This is a summary only. Read the contract for complete details. The product and its features may not be available in all states and are subject to change. Products offering a bonus may offer lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads than products not offering a bonus. Over time, and under certain circumstances, the amount of the bonus may be more than offset by the lower credited interest rates, index caps, monthly caps, participation rates, and/or higher index spreads. Interest rates, participation rates, index caps, monthly caps and index spreads are subject to change.

Withdrawals may be subject to Federal/State income tax and, if taken prior to age 59½, an additional 10% Federal penalty tax.

Withdrawals do not participate in index interest. Federal law requires that withdrawals be taken first from interest credited. All distributions from qualified annuities may be taxable. State premium taxes may reduce the final value of your annuity.

IRAs and other qualified plans already provide tax-deferral like that provided by an annuity. Additional features and benefits, such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within the annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of the annuity.

Neither the company nor its agents or representatives can provide tax, legal or accounting advice. Your clients should consult their attorney or tax advisor about their specific circumstances.

The contract does not participate in any stock or equity products.

"Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by ING USA Annuity and Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product.

Annuity income is defined as a series of periodic payments, a part of which may be return of your premium or principal, which is guaranteed by the issuing insurance company for a specified period of time or for the life of the annuitant.

ING Fixed Annuities is the marketing name for the issuing insurance companies.

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